

PATENT

Paper No.

File: Carr-P2-00

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

---

Inventor	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/669,196
Confirmation No.	:	2986
Filed	:	September 25, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	:	3693
Examiner	:	KARMIS, Stefanos

---

MS: Fee Amendment  
Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE**

SIR :

In response to the Office Action mailed February 18, 2010, in the above-referenced patent application, please enter the following amendment and reconsider the application in view of the amendment and the remarks set forth below. It is believed that the Amendment adds no new matter. Applicant respectfully requests an interview.